



CSURMA AORMA BENEFITS COMMITTEE MEETING AGENDA

“This is an Open Public Meeting”

In accordance with the requirements of the Bagley-Keene Open Meeting Act, notice of this meeting must be posted in a publicly accessible place, including the internet, at least ten days in advance of the meeting. This meeting agenda shall also be posted at the address of the teleconference location with access for the public via phone/speaker phone.

Per Government Code section 54954.2, persons requesting disability-related modifications or accommodations, including auxiliary aids or services in order to participate in the meeting, are requested to contact Alliant at (415) 403-1400 twenty-four hours in advance of the meeting. Entrance to the meeting location may require routine provision of identification to building security. However, CSURMA AORMA does not require any member of the public to register his or her name, or to provide other information, as a condition to attendance at any public meeting and will not inquire of building security concerning information so provided. See Government Code section 54953.3.

Meeting Date: June 18, 2025

Location: Teleconference Location [Join Zoom Meeting](#)

Time: 10:00 AM – 12:00 PM

Meeting ID: 945 3060 3740
Passcode: 583003

Legend: A – Action may be taken
I – Information Only

A. CALL TO ORDER

1. Approval of the Agenda

The Committee will be asked to approve today's meeting agenda order

A Page 2

B. PUBLIC COMMENTS

C. GENERAL ADMINISTRATION

1. Approval of Meeting Minutes – March 26, 2025

As part of the Consent Calendar, the Committee will be asked to approve the minutes of the last meeting.

A Page 3

2. Review CSURMA AORMA Benefits Renewal

I Page 9

D. ADJOURNMENT

The next CSURMA AORMA Benefits Committee Meeting is June 30 at 1:00 PM, Join the meeting [HERE](#)

*If you have questions regarding the agenda package, please contact
Chloe Smith at Chloe.Smith@alliant.com / (415) 403-1437 or
Heather McCarthy at Heather.McCarthy@alliant.com / (925) 378-6465*

A Public Entity Joint Powers Authority

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Agenda Item A1
CSURMA AORMA BENEFITS
Committee
Meeting Date: June 18, 2025

APPROVAL OF THE AGENDA

ISSUE: The Committee will be asked to approve the agenda for today's meeting.

RECOMMENDATION: Staff recommends that the Committee approve the agenda as Presented.

FISCAL IMPACT: None

BACKGROUND: None

PUBLICATION: None

ATTACHMENT(S): None

Agenda Item A2
CSURMA AORMA BENEFITS
Committee
Meeting Date: June 18, 2025

APPROVAL OF THE MINUTES

ISSUE: The Committee will be asked to approve the minutes from the benefits committee meeting held on March 26, 2025.

RECOMMENDATION: Staff recommends that the Committee approve the minutes as presented.

FISCAL IMPACT: None

BACKGROUND: None

PUBLICATION: None

ATTACHMENT(S):
CSURMA Benefits Committee Meeting Minutes 03.26.25 DRAFT

<p align="center">MINUTES OF THE CSURMA AORMA BENEFITS COMMITTEE MEETING March 26, 2025 IN PERSON & VIRTUAL ZOOM LOCATION 10:00 AM</p>	
<p>MEMBERS PRESENT Raven Tyson (Chair) – Associated Students, San Diego Rosa Hernandez- Beach Shops, Inc., CSU Long Beach Stephanie Moreno – California State University Long Beach Research Foundation Jennifer Campbell - University Enterprises, Inc., California State University Sacramento Kathryn Weeks – The University Corporation, CSU Northridge Leah Mercer – Associated Students CSU Chico Maddison Burton – The University Corporation at Monterey Bay</p>	
<p>MEMBERS ABSENT None</p>	
<p>STAFF, GUESTS, AND CONSULTANTS Chloe Smith - Alliant Insurance Services, Inc. Heather McCarthy - Alliant Insurance Services, Inc. Tom Quirk - Alliant Insurance Services, Inc. Jonathan Lawrence – Alliant Insurance Services, Inc. Stephanie Tashman – Associated Students Inc., CSULB Jacquelyn Bryden – Anthem Tod Lamb – Anthem Sherrill Ballesteros – Anthem</p>	
A.	<p>CALL TO ORDER The meeting was called to order by Maddison Burton at 10:02 AM Motion: Maddison</p>
1.	<p>Approval of the agenda Motion: Maddison Burton Moved: Stephanie Moreno Second: Leah Mercer</p>
B.	
1.	<p>PUBLIC COMMENTS None</p>
C.	
1.	<p>Approval of Meeting Minutes- June 27, 2024 The committee approved the June 27, 2024, minutes. Motion: Maddison Burton Moved: Leah Mercer Second: Jennifer Campbell</p>

2.	<p>CSURMA Benefits Program Pre-Renewal</p> <p>Executive Summary:</p> <ul style="list-style-type: none"> • Total premiums were 23 million and there is a 5.5% increase over 2024. The PRISM pool has helped keep costs down year over year. • In 2024 the AOA benefits survey was completed to help members better understand what other auxiliaries are doing from a benchmarking perspective. • Voluntary long-term care was implemented with a 1/1/25 effective date. • The program has continued to grow, and new benefits have been added as needed. • Administrative trainings have been ongoing and will continue to provide support to CSURMA HR teams. <p>Successes:</p> <ul style="list-style-type: none"> • The Alliant service team has assisted in coordinating and attending meetings, benefits fairs, and conference for the CSURMA program. • Program renewals were provided to program members along with communications • Program members were kept up to date on the most up to date compliance topics. • 12 members participated in the client satisfaction survey and overall there was a lot of positive feedback. The majority of participants felt that the Alliant service team met or exceeded their expectations and that they would recommend Alliant to others. <p>Market Trend:</p> <ul style="list-style-type: none"> • Healthcare inflation is at an all time high, although inflation is coming down nationally, there are several factors from a healthcare perspective that continue to drive premiums up. Including infertility & maternity benefits, long-term care, carrier negotiations, and pharmacy costs. • With medical costs on the rise and expected to increase 8%, being a member of the PRISM pool helps to insulate members from some of these impacts. • Trends were dropping down over around a 13-year period, but you can see an uptick over the last few years. This is why it is so important to be proactive in our strategies to try to mitigate some of these costs. <p>CalPERS:</p> <ul style="list-style-type: none"> • CalPERS replaced Anthem with Blue Shield. They also included a navigation vendor last year, like Anthem Total Health Select which we will review later today. • CalPERS is considering a possible pharmacy change for 2026. • Auxiliaries interested in joining the CSURMA program from CalPERS would need to review the calendar and also would join at program rates for all plans excluding Kaiser.
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	<ul style="list-style-type: none"> • Preliminary CalPERS rates are released in June and those are typically final rates. CalPERS entities need to give 60 days' notice if they intend to leave the CalPERS program. <p>CSURMA AORMA Program:</p> <ul style="list-style-type: none"> • There are almost 45,000 participants in the medical PRISM pool, almost 100,000 for dental and 55,000 for dental. • In the direct market there has been a lot of ups and downs and that is why the long-term averages are so important in the CSURMA AORMA program. • For 2025 the program had a 5.7% increase for medical and dental was 3.9%. All other lines of coverage had a rate pass. • The largest enrollment is in the vision plan • Outreach has been done to auxiliaries who only offer one ancillary line to provide information on the other lines of coverage. Hartford Life and Disability can be matched to current plan design with a 10% reduction in premium. • Menu offerings have remained pretty steady in terms of medical, dental and vision, but additional offerings have been added such as Anthem EAP, Talkspace buy-up options, and pet insurance, and long-term care to make this a more attractive program. We rely heavily on feedback to determine which new benefits should be added. • CSURMA as a whole received a dividend check for the dental PPO plans again this year. • PRISM will be hosting a symposium in Long Beach and two members of CSURMA are welcome to attend if you would like more information please reach out to our team. • PRISM health will have a new pharmacy benefit manager for 2026, Navitus was selected, and more information will be coming on this and next steps. The biggest difference with Navitus is the transparent pass-through model which will reduce costs for the pool as a whole. There will likely be some difference in experience, and it will be important to communicate those with employees during our next steps. • Point solutions available to CSURMA members help keep cost down and increase member health and experience. They include Carrum, Digbi (new), and Hinge. • GLP1 use has increased over the CSURMA program over the last few years. Carriers have different requirements for GLP1 coverage for weight loss. • Digbi will replace Livongo January 1st, 2026, they offer a customized approach for each person. They offer microbiome testing and base their approach on the individuals needs. They offer coaching, nutritionist support, coaching, and other digital tools to help members reach their goals.
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	<p>Experience & Utilization:</p> <ul style="list-style-type: none"> • Delta dental still has low out of network usage at 8.1%, the Alliant team is monitoring this to ensure that we do not see larger numbers on an annual basis to be sure that member experience remains a priority. Most members are not meeting their calendar year max which is a good sign for the plans currently being offered. • CSURMA members who participate in Anthem EAP are utilizing their benefits at higher than the benchmark which means that they use the benefit on average more than Anthems overall book of business. • Pathwise had good utilization and member feedback for 2024. 82 participants completed the financial wellness assessment and of those 35 booked a one-on-one meeting. CSURMA also had 74 participants who attended one of Pathwise webinars. • The AOA benefits survey executive summary is complete and will be shared with auxiliaries.
3.	<p>Anthem Total Health Select</p> <ul style="list-style-type: none"> • Anthems pillars are around simplicity, experience, and affordability. The goal is to simplify healthcare and meet our members at all stages of their health journey. • Anthem Total Health Select uses real time data and analytics as well as an expanded clinical team to provide a deeper relationship. • Through listening to clients and market feedback Anthem Total Health Select was created to be more proactive, personalized, and predictive. • A family advocate is assigned to an employee or family and be their primary point of contact. These advocates are tenured and seasoned help guides. They can address all areas of the member's healthcare journey. They address things like community resources, address the members benefits, educate and collaborate. • If a member is high risk, they would be assigned a clinical advocate which is our registered nurse. • Anthem Total Health Select is designed to really provide rapid response for escalated or high important issues. Including claims, authorizations, grievances, appeals and even troubleshooting through our digital tools. • Family advocates, clinical advocates, and rapid response teams all work together for a true marriage of service. • Advocacy plans can be created so that everyone on the care team is aware of next steps that need to be taken. • Advocates can help members find a provider and even call and assist with scheduling the appointments if needed. • Advocates use data to understand drivers of health and leverage those factors to provide support to the member.

	<ul style="list-style-type: none"> • Total Health Select is integrated with the Sydney mobile app and brings the solution front and center. Members will be reminded to connect with their family advocate, and they can chat or call with them. • Includes a comprehensive behavioral program, with 24/7 inbound support for crisis. • Inclusive care provides care and navigation to our LGBT community. • Once implemented, members will receive an email where they will be matched with an advocate, and they will have one phone number to call with an advocate who is familiar with their goals and needs. Where in a traditional model they would call into customer service and would not be guaranteed to speak to the same person who is familiar with their situation each time.
D.	<p>ADJOURNMENT</p> <p>A motion to adjourn the meeting was submitted at 11:30 AM.</p> <p>Motion: Raven</p>



2026 Renewal Meeting

CSURMA AORMA

June 18, 2025

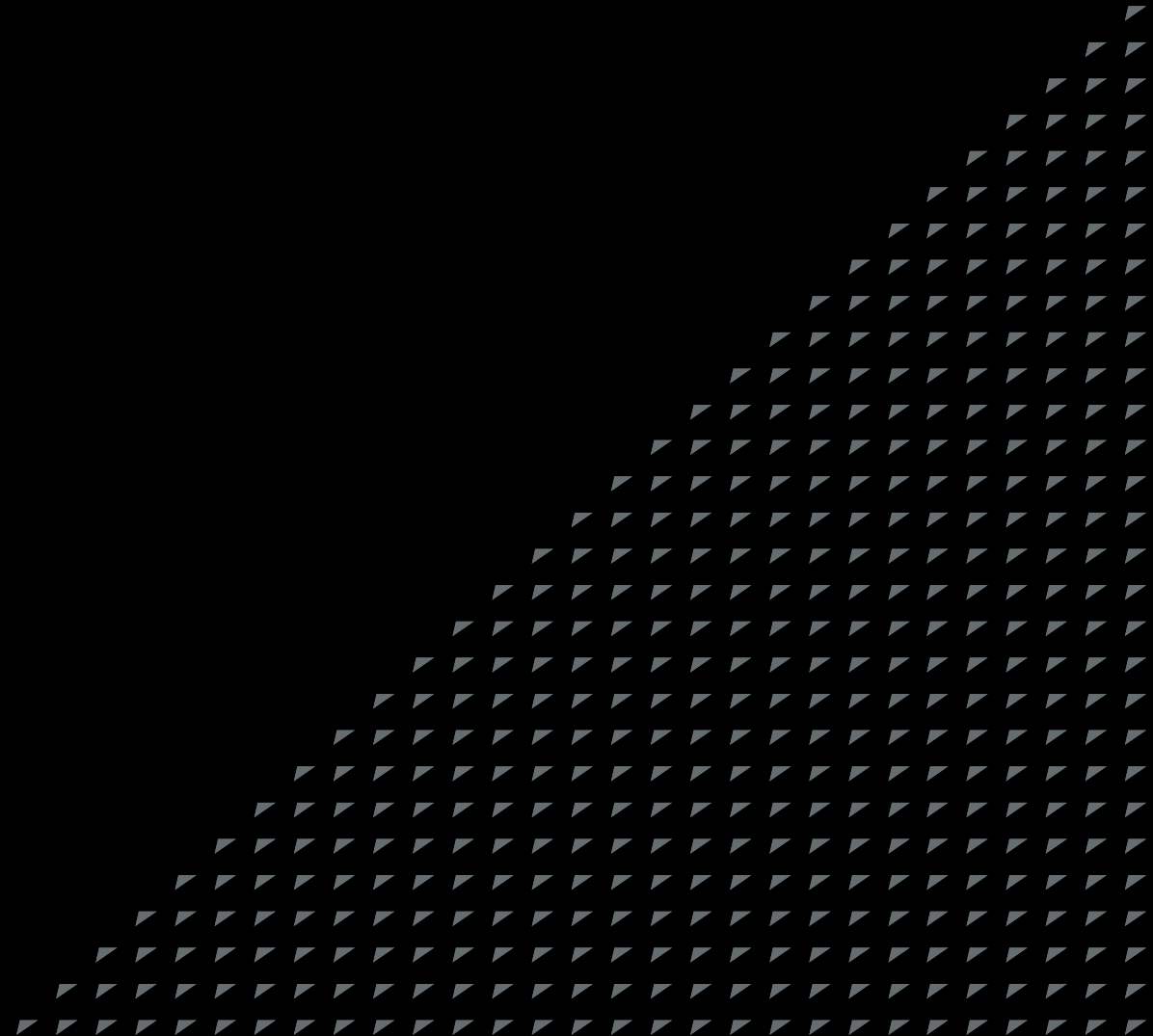
Tom Quirk, Lead Consultant
Chloe Smith, Account Executive
Heather McCarthy, Account Manager

A woman with brown hair in a ponytail, wearing glasses and a white lab coat, is pointing with an orange marker towards a chalkboard. In the background, a man in a blue shirt is visible, looking towards the same direction. The setting appears to be a classroom or a laboratory.

Agenda

- ▶ CSURMA AORMA Benefits Renewal
- ▶ Renewal Drivers & New Programs
- ▶ Communications
- ▶ BCC & HRIS Integration Discussion
- ▶ Next Steps
- ▶ Appendix
 - PRISM Timeline
 - CSURMA AORMA Membership

CSURMA AORMA Renewal Overview



Market Trends Driving Costs Higher



America's Health Crisis by the Numbers

74%

of Americans are obese or overweight

20%

of Children are obese

60%

Of Americans are living with at least one chronic condition; 42% with 2 or more

24%

Received mental health treatment in 2024

Cancer: A Growing and Costly Challenge



Younger Patients

Cancer prevalence is increasing among individuals under 50, creating unexpected healthcare demands in traditionally healthier age groups



Advanced Therapies

New expensive treatments like CAR T-cell therapies are revolutionizing care but dramatically increasing costs



Late Diagnosis

Rising rates of late-stage cancer diagnosis lead to more complex and expensive treatment protocols

Million-Dollar Claims: The New Reality

Million-dollar claims have risen 8% in the past year alone and are up 50% over the past four years. This dramatic increase reflects both the availability of new, expensive treatment options and the rising costs of existing therapies.

Prescription Drug Cost Explosion

GLP-1 Expansion

Originally for diabetes, now approved for weight loss, cardiovascular disease, and sleep apnea, with more conditions coming. Prescribing patterns are changing rapidly, leading to skyrocketing utilization rates.

Gene Therapy Pipeline

The pipeline for gene therapies and specialty medications is growing exponentially, promising breakthrough treatments at unprecedented costs.

Specialty Medications

Advanced therapies targeting rare and complex conditions continue to enter the market with premium pricing structures.

Healthcare Provider Cost Pressures

Labor Shortages

Post-COVID staffing challenges increase operational costs for hospitals and providers

Operational Strain

Increased costs passed through to patients and insurers



Reimbursement Demands

Providers seeking double-digit increases from insurance carriers

Profit Recovery

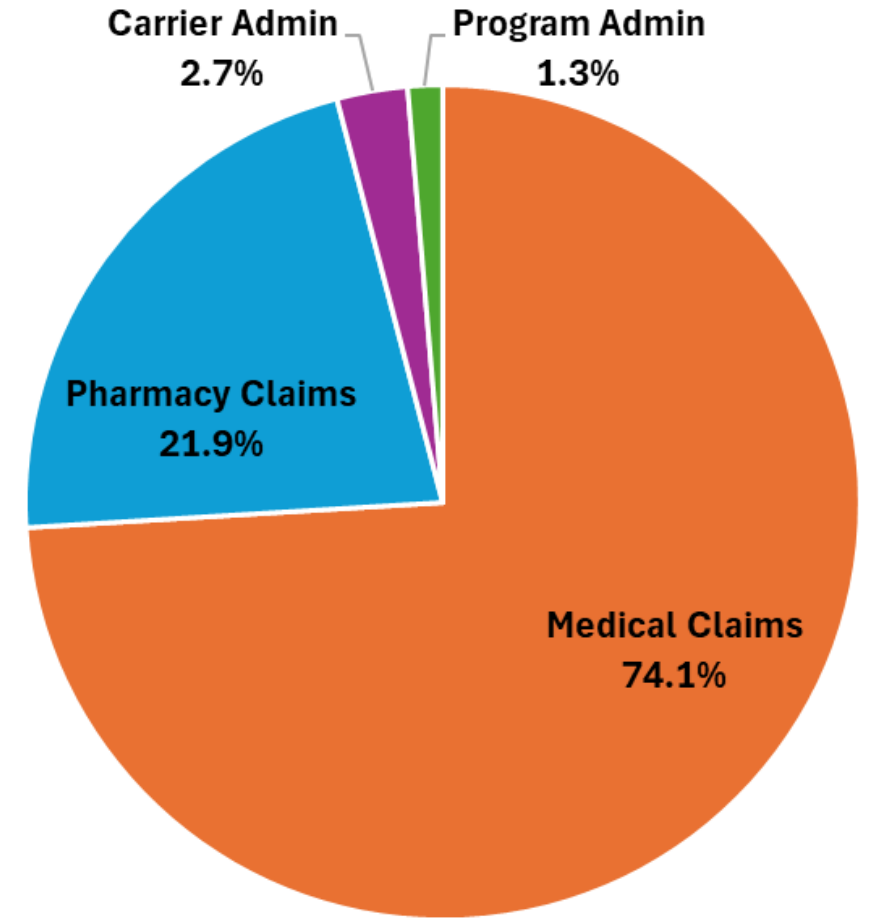
Healthcare systems working to recoup pandemic-related losses



PRISMHealth is one of the largest health insurance purchasing coalitions in the State with over 45,000 subscribers & 93,000 members

Key Objectives for PRISMHealth:

- Deliver the lowest fixed administration cost components possible
- Reduce year to year premium volatility
- Offer flexibility in products, network and plan design
- Offer meaningful programs that increase access to care and help members living with chronic conditions
- Deliver a better healthcare experience for employees and dependents
- Deliver renewals that outperform the marketplace





- Claims through February 2025
- Medical Trend – 7%
- Pharmacy Trend – **14%**
- Member Admin Fund

2026 PRISMHealth Renewal

Coverage Line	Renewal
PPO	17.37%
HMO	8.91%
Kaiser	5.82%
Fully Blended:	14.24%

RENEWAL HISTORY CHART			
Plan Year	PRISMHealth	CA PPO Insured Pooled Renewals (Avg)	PERS Platinum PPO (Previously PERSCare)
2017	2.40%	9.00%	3.09%
2018	3.61%	12.90%	-6.07%
2019	3.97%	10.90%	19.80%
2020	2.83%	10.90%	6.45%
2021	5.22%	10.90%	12.32%
2022	-1.69%	10.90%	-14.85%
2023	8.88%	12.50%	14.48%
2024	12.26%	13.90%	12.18%
2025	4.66%	12.40%	9.82%
2026	14.24%	Pending	Pending
10-YR AVERAGE	4.68%	11.59%	6.87%

Summary of 2026 Renewals



<i>Line of coverage</i>	<i>Vendor</i>	<i>Renewal Date</i>	<i>Funding</i>	<i>Results</i>
Medical & RX	PRISM Anthem & Kaiser	01/01/2026	Fully Insured HMO plans Pooled Fixed Rates PPO Plans	+14.8% Overall
Dental	PRISM Delta Dental	01/01/2026	Fully Insured HMO plans Pooled Fixed Rates PPO Plans	PPO (-0.4%) HMO 0% (Rate guarantee until 2027)
Vision	PRISM VSP	01/01/2026	Pooled Fixed Rates	Rate Pass 0% (rate guarantee for 36 months)
Life/AD&D/LTD/STD	The Hartford	01/01/2026	Fully Insured	Rate Guarantee 0%
FSA/Limited FSA/DCFSA	BCC	01/01/2026	Self-Funded	No Change 0%
EAP	PIRSM Anthem EAP	01/01/2026	Fully Insured	No Change 0% (rate guarantee until 2027)

Financial Overview



Lines of Coverage	EE Lives	# Δ	Current 2025	Renewal 2026	% Δ	Rate Guarantee
PRISM Kaiser 15 Traditional	446	-26	\$5,363,976	\$6,158,988	14.8%	1/1/2026 - 12/31/2026
PRISM Kaiser 20 Traditional	202	42	\$3,105,564	\$3,566,052	14.8%	1/1/2026 - 12/31/2026
PRISM Anthem HMO Select \$15	16	-3	\$230,196	\$264,372	14.8%	1/1/2026 - 12/31/2026
PRISM Anthem HMO Full \$20	251	20	\$3,970,092	\$4,559,268	14.8%	1/1/2026 - 12/31/2026
PRISM Anthem EPO	48	7	\$969,708	\$1,113,384	14.8%	1/1/2026 - 12/31/2026
PRISM Anthem PPO 90	70	6	\$1,817,808	\$2,087,136	14.8%	1/1/2026 - 12/31/2026
PRISM Anthem PPO 80	174	7	\$3,668,676	\$4,212,552	14.8%	1/1/2026 - 12/31/2026
PRISM Anthem HDHP I	2	0	\$25,344	\$29,088	14.8%	1/1/2026 - 12/31/2026
PRISM Anthem HDHP II	0	0	\$0	\$0	n/a	1/1/2026 - 12/31/2026
HMO Medicare COB (Select Network)	0	0	\$0	\$0	n/a	1/1/2026 - 12/31/2026
HMO Medicare COB (Full Network)	0	0	\$0	\$0	n/a	1/1/2026 - 12/31/2026
PPO Medicare COB EGWP	97	10	\$687,264	\$789,012	14.8%	1/1/2026 - 12/31/2026
PRISM Delta Dental DHMO	248	16	\$75,634	\$75,634	0.0%	1/1/2025 - 12/31/2026
PRISM Delta Dental Premier PPO	1,777	135	\$1,645,174	\$1,640,360	-0.3%	1/1/2026 - 12/31/2026
PRISM VSP Vision	2,163	136	\$340,628	\$340,628	0.0%	1/1/2026 - 12/31/2028
The Hartford - Basic Life	1,671	104	\$105,146	\$105,146	0.0%	1/1/2025 - 12/31/2026
The Hartford - Basic AD&D	1,671	107	\$17,589	\$17,589	0.0%	1/1/2025 - 12/31/2026
The Hartford - Dependent Life	18	0	\$84	\$84	0.0%	1/1/2025 - 12/31/2026
The Hartford - Retiree Life	4	0	\$552	\$552	0.0%	1/1/2025 - 12/31/2026
The Hartford - Short Term Disability	0	-80	\$0	\$0	n/a	1/1/2025 - 12/31/2026
The Hartford - Long Term Disability	1,193	96	\$243,722	\$243,722	0.0%	1/1/2025 - 12/31/2026
PRISM Anthem EAP	727	167	\$15,991	\$15,991	0.0%	1/1/2023 - 12/31/2026
TalkSpace	100	0	\$4,500	\$4,500	0.0%	1/1/2026 - 12/31/2026
BCC Administration	1,400	65	\$8,400	\$8,400	0.0%	1/1/2026 - 12/31/2026
TOTAL ANNUAL PREMIUM			\$22,296,049	\$25,232,459	13.2%	

¹ Med/Den/Vis enrollment counts updated February 2025, Medical Enrollment includes Actives, Early Retirees and Medicare Retirees / Combo Rates for Anthem plans only; Ancillary Enrollment includes Actives and Retirees.

² The Hartford enrollment and volume amounts from premium report as of January 2025

³ Enrollment for TalkSpace is 81 for CSU Dominguez Hills Foundation as of January 2025. Groups with less than 100 enrolled are billed as if 100 employees.

⁴ 2026 KPSA renewal pending release in July



CSURMA AORMA 5-Year Medical Renewal History:
(+6.9%) increase in rates

Medical	2022	2023	2024	2025	2026	5-Year Average
CSURMA	-8.8%	9.7%	13.0%	5.7%	14.8%	6.9%
Kaiser	-8.8%	9.7%	13.0%	5.7%	14.8%	6.9%
Anthem	-8.8%	9.7%	13.0%	5.7%	14.8%	6.9%
PRISM Health	-1.7%	8.9%	12.3%	4.7%	14.2%	7.7%
California PPO (Trend)	7.0%	8.0%	8.0%	8.0%	Pending	7.8%
PERS Choice/Platinum PPO ^{1,2}	11.5%	14.5%	12.2%	9.8%	Pending	12.0%

¹2022 PERS Choice plan PPO terminated in 2022 and members moved to PERS Platinum (formerly called PERS Care), thus 2022 rate change represents movement from PERS Choice to the higher cost, richer benefit PERS Platinum plan, statewide rates.

Health Renewal Look back

	2023	2024	2025	2026
CPRA Applicable	No	No	Yes	Yes
% Adjustment from the Pooled Renewal	0.00%	0.00%	0.00%	0.00%

CSURMA AORMA Ancillary Renewal History



CSURMA AORMA 5-Year Vision Renewal History:

No change in rates - 0%

VSP (PRISM)	2022	2023	2024	2025	2026	5-Year Average
Vision	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

CSURMA AORMA 5-Year Dental Renewal History:

No change in rates - 0% DHMO, (-0.8%) reduction in rates PPO

Dental (PRISM)	2022	2023	2024	2025	2026	5-Year Average
DHMO	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
DPPO	-3.8%	-1.7%	-1.8%	3.9%	-0.4%	-0.8%

CSURMA AORMA 5-Year Life/Disability Renewal History:

No change in rates - 0%

Hartford (Direct)	2022	2023	2024	2025	2026	5-Year Average
Life and Disability	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

* 2024 Dividends were issued, CSURMA AORMA received: **\$105,752**

Renewal Drivers & New Programs



PRISMHealth Renewal

Medical Utilization

- ▶ Total Medical Claims increased significantly in 2024 over 2023

	2024	2023	% Change
PPO Medical PMPM	\$553.96	\$481.71	15.0%
HMO Medical PMPM	\$475.50	\$445.29	6.8%
Kaiser Medical PMPM	\$539.62	\$485.71	11.1%

- ▶ Four-Year Loss Ratio History – the Program is currently under funded

Program Loss Ratio History All Products/Carriers			
2021	2022	2023	2024
99.2%	107.0%	99.1%	102.3%



Highest Paid Diagnosis	Total Paid Amount
Cancer	\$2,720,343
Cancer	\$2,434,635
Pregnancy-Related or Maternity	\$2,309,972
Pulmonary Disorders	\$1,831,260
Pregnancy-Related or Maternity	\$1,636,157
Pregnancy-Related or Maternity	\$1,330,707
Cancer	\$1,316,363
Pregnancy-Related or Maternity	\$1,243,439
Cardiac Disorders	\$1,230,268
Cancer	\$1,222,233
Cancer	\$1,210,364
Neurological Disorders	\$1,191,448
Cancer	\$1,095,917
Gastrointestinal Disorders	\$1,087,716
Cancer	\$1,072,979
Pregnancy-Related or Maternity	\$1,048,680
Cancer	\$1,048,585
Neurological Disorders	\$1,023,815
Cancer	\$1,023,528

High-Cost Claimants

- 2024 saw a significant increase in high-cost claimants
- 18 claimants exceeded \$1M
- Cancer and Maternity claims were the highest paid and most diagnosed
- Blue Shield HMO Plan approved gene therapy \$3-\$4M expected cost



Key Cost Drivers by Conditions

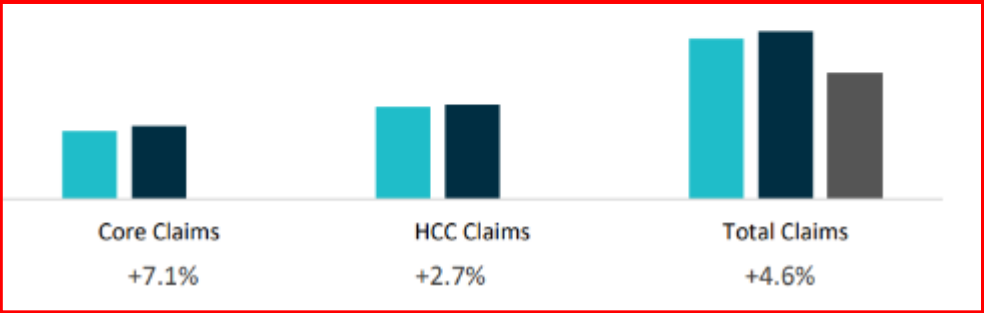
Condition	# of Claimants			Prevalence			Annual Cost Per Claimant		
	2024	2023	YOY Change	2024	2023	YOY Change	2024	2023	YOY Change
Cancer	2,402	2,240	7.2%	4.0%	3.7%	7.1%	\$40,905	\$36,020	13.6%
Chronic Pain	997	970	2.8%	1.6%	1.6%	2.9%	\$31,532	\$25,045	25.9%
Diabetes	4,150	3,856	7.6%	6.8%	6.4%	6.7%	\$25,414	\$20,943	21.4%
Morbid Obesity	1,748	1,421	23.0%	2.9%	2.3%	22.9%	\$23,495	\$21,923	7.2%
Osteoarthritis	2,432	2,430	0.1%	4.0%	4.0%	0.1%	\$21,859	\$18,845	16.0%
Hypertension	8,274	8,069	2.5%	13.6%	13.4%	1.6%	\$19,658	\$17,244	14.0%
Lower Back Pain	3,868	3,851	0.4%	6.4%	6.3%	0.9%	\$17,845	\$14,630	22.0%
Asthma	2,092	1,954	7.1%	3.4%	3.2%	7.1%	\$17,037	\$14,752	15.5%
Depression	3,697	3,455	7.0%	6.1%	5.7%	6.8%	\$16,758	\$13,994	19.7%
Hyperlipidemia	8,552	7,838	9.1%	14.1%	13.0%	8.3%	\$16,069	\$13,583	18.3%



CSURMA: Utilization & Financial Snapshot

FINANCIAL PERFORMANCE (PMPM)

HCC Claims are limited to those for high cost claimants whose claims exceed \$50k in the given year. High cost claims represent more serious conditions and experience more variability than core claims.



Prior Period Current Period Norm

TOTAL PAID	↗	+5.1% vs Prior	INPATIENT	↘	-15.2% vs Prior	OUTPATIENT	↗	+13.3% vs Prior	OFFICE	↗	+21.2% vs Prior
	↗	+32.7% vs Norm		↗	+8.8% vs Norm		↗	+58.0% vs Norm		↗	+20.2% vs Norm

↘ Decrease of 10% or more ↗ Decrease of 2-10% ➡ Within 2% + or - of prior ↗ Increase of 2-10% ↗ Increase of 10% or more

CSURMA High Cost Claimant Report



CSURMA: High Cost Claimant Report

Top 15 Claimants Current Period Over \$50k ("Active" Includes Retirees)

	Claimant # and Status	Total Plan Paid Medical Rx	Utilization OV, UC, ER, Admits, Days	Risk Score	Top Diagnosis	Top Drug	12 Month Pattern
1	Active	\$1,023,528 \$1,018,777 \$4,751	35,0,1,1,4	14.40	Bladder Cancer	Fulphila	
2	Termed	\$658,130 \$652,780 \$5,350	50,0,0,3,14	39.08	Secondary Cancers	Lynparza	
3	Active	\$342,699 \$180,572 \$162,127	42,0,1,1,4	12.42	Poisoning - Drug	Humira(Cf) Pen	
4	Active	\$314,881 \$312,383 \$2,498	22,1,1,1,2	10.86	Prostate Cancer	Entresto	
5	Active	\$253,349 \$199,748 \$53,601	31,0,0,2,7	17.38	Breast Cancer	Verzenio	
6	Active	\$196,706 \$1,191 \$195,515	17,0,1,0,0	26.36	Spondylosis/Stenosis	Imbruvica	
7	Active	\$174,992 \$166,767 \$8,226	36,1,1,0,0	8.41	Varicose Veins	Enstilar	
8	Active	\$125,648 \$105,357 \$20,291	81,1,0,0,0	2.57	Skin Disorders, Other	Wegovy	
9	Termed	\$117,036 \$117,026 \$10	1,1,0,0,0	1.83	Gallbladder and Biliary Disease	Prazosin Hcl	
10	Active	\$97,571 \$82,174 \$15,398	18,0,0,1,1	4.10	Morbid Obesity	Mounjaro	
11	Active	\$95,816 \$85,844 \$9,972	10,0,0,0,0	1.62	Osteoarthritis	Mounjaro	
12	Active	\$90,675 \$5,804 \$84,870	13,3,0,0,0	10.97	Type I Diabetes Mellitus	Cimzia	
13	Termed	\$89,570 \$89,712 -\$143	--,--,--,--	24.26	Transplant Complication	Posaconazole	
14	Active	\$89,083 \$89,083 \$0	55,0,2,0,0	2.01	Colon Cancer	--	
15	Active	\$81,532 \$77,373 \$4,159	5,0,1,1,5	3.71	Sinusitis	Ozempic	



PRISMHealth Renewal

Pharmacy Utilization

- ▶ Total Pharmacy Claims increased significantly in 2024 over 2023

	2024	2023	% Change
Total ESI PMPM	\$197.55	\$146.76	34.6%
Total HMO PMPM*	\$177.97	\$176.13	1.0%
Total Kaiser PMPM	\$56.88	\$49.80	14.2%
Specialty PMPM	\$140.57	\$105.13	33.7%
% of Cost Specialty	72.4%	64.5%	12.2%
% Scripts Specialty	7.8%	5.9%	32.2%

*HMO Rx is Anthem only

Pharmacy Utilization – GLP-1s

GLP-1 Utilization is a big driver for the increase in Pharmacy spend
The average GLP Rx is \$12k per year and 4 of top 5

Diabetic GLP1s

	Members	Increase	Plan Paid	Increase
2022	3,463		\$7,548,523	
2023	5,408	56.2%	\$12,109,548	60.4%
2024	6,596	22.0%	\$16,391,859	35.4%

Q1 2023	1,213		\$2,815,592	
Q1 2024	1,586	30.8%	\$3,897,663	38.4%
Q1 2025	2,352	48.3%	\$6,711,360	72.2%

Weight Management GLP1s

	Members	Increase	Plan Paid	Increase
2022	47		\$74,335	
2023	1,504	3100.0%	\$3,777,236	4981.4%
2024	5,245	248.7%	\$13,617,507	260.5%

Q1 2023	174		\$366,025	
Q1 2024	781	348.9%	\$1,808,478	394.1%
Q1 2025	1,949	149.6%	\$5,011,948	177.1%

Rank	Drug Name	Top Treatments	% of Rx Spend
1	Ozempic	Diabetic Therapy	5.9%
2	Wegovy	All Other Antiobesity Preps	5.8%
3	Zepbound	All Other Antiobesity Preps	3.7%
4	Humira(Cf) Pen	Antiarthritics	3.6%
5	Mounjaro	Diabetic Therapy	3.4%

CSURMA GLP-1 Utilization



SN	Brand Name	Q2-2024		Q3-2024		Q4-2024		Q1-2025		Total
		Reporting # of Members	Reporting Total Paid Amount	Reporting # of Members	Reporting Total Paid Amount	Reporting # of Members	Reporting Total Paid Amount	Reporting # of Members	Reporting Total Paid Amount	Reporting # of Members
1	Mounjaro	9	\$25,260.19	9	\$29,307.64	10	\$28,222.36	14	\$43,306.13	42
2	Ozempic	10	\$27,422.68	12	\$26,081.28	15	\$33,479.26	15	\$33,279.08	52
3	Zepbound	4	\$4,983.64	8	\$21,012.05	10	\$24,833.82	14	\$50,233.13	36
4	Wegovy	5	\$8,666.73	7	\$19,180.91	7	\$25,283.53	8	\$28,218.47	27
5	Trulicity	3	\$2,617.00	4	\$6,203.02	6	\$12,332.99	5	\$10,890.44	18
6	Rybelsus	1	\$3,563.27	1	\$2,618.58	1	\$2,618.58	2	\$2,788.64	5
Total	Total	27	\$72,513.51	36	\$104,403.48	44	\$126,770.54	53	\$168,715.89	160

Wegovy and Zepbound have a diagnosis indicator of weight management vs. diabetes

- ▶ PRISM is changing its GLP-1 Weight Loss eligibility criteria to more closely match the marketplace AND is designating Digbi Health as the **SOLE** Prescriber for **ALL GLP-1 and Non-GLP-1 Weight Loss medications**

Rising Healthcare Costs: What is PRISM doing about it?



The PRISMHealth Program and the healthcare market as a whole are facing significant headwinds driving upward pressure on cost. Below are some of the initiatives PRISM is deploying to contain costs:

- Implementing new Chronic Condition and Weight Management Vendor
(All Non-Kaiser Plans)



- The Digbi Health program will deploy clinically validated resources to help lower costs for members with Diabetes, Hypertension, Hyperlipidemia, Obesity, and Gastro-intestinal issues.

- Implementing new Pharmacy Benefit Manager (PBM)
(All Non-Kaiser Plans)



- Improved pricing, formulary management, clinical programs, and contract language
 - Proven prescription drug inflation trend management
- Implementing changes for managing cost of GLP-1 medications



Chronic Condition / Weight Management

NEW! Digbi Health will be replacing Livongo effective 1/1/26. This program is available to all non-Kaiser members. Kaiser members may be eligible in the future.

PRISM Selected Digbi Health as the new Chronic Condition/Weight Management Vendor effective 1/1/2026. Digbi Health stood out on the following ways:

- Digbi stands for “Digestible Bites” which describes their approach with program participants
 - It is designed to be easy to use for your average member.
- Digbi is not a one size fits all approach
 - They utilize at-home genetic tests, gut microbiome tests, and continuous glucose monitoring so they can understand each person’s unique biological profile/root causes for their conditions and develop personalized care pathways tailored for each individual
- Digbi uses a “food as medicine” approach to managing Chronic Disease providing tools to help members choose foods that optimize their health
- Digbi provides resources to help people learn and make meaningful changes in their lifestyle and diet:
 - Coaches
 - Nutritionists
 - Digital Tools (photo uploads of meals, AI analysis of meals with scoring, recipes, weight tracking, exercise tracking, educational content)

Digbi Health

A noteworthy **36% of members** enrolled in Digbi experience a reduction in medications related to metabolic conditions.

Digbi Health “Food as Medicine” Clinical Outcomes

8.92%	-1.01%
Avg. Weight Loss	Avg. decrease in A1c levels

Remission and Reduction of Comorbidities

-80%	-66%	-60%
Digestive IBS, GER	Chronic Pain	Skin Conditions
-75%	-66%	-50%
High Cholesterol	Non-Alcoholic Fatty Liver Disease	Sleep Apnea



Digbi Health: Eligibility and Program Details

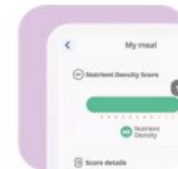
Who is Eligible for the Digbi Health Program? Medically Enrolled, 18 years and older AND one of the following:

- BMI of 25 to 29, with a related comorbidity
- BMI of greater than 30
- Diagnosed with Type 2 Diabetes or Pre-Diabetes
- Hypertension or High Cholesterol
- Diagnosed with Irritable Bowel Syndrome (IBS) or Inflammatory Bowel Disease (IBD), including Crohn's disease and Ulcerative colitis.

What will enrolled members receive?



At-home DNA and Gut
Microbiome Testing



Mobile app and
lifestyle tracker



Meals tailored to your gut
and genetics



A dedicated
coach



CGM device for
metabolic insights



Private member
community



- PRISM is changing its GLP-1 Weight Loss eligibility criteria to more closely match the marketplace AND is designating Digbi Health as the **SOLE** Prescriber for **ALL GLP-1 and Non-GLP-1 Weight Loss medications**
- *Members will not be able to get Weight Loss Medications through their community providers. They will need to go through Digbi Health and meet PRISM's new eligibility criteria AND participate in the Digbi Health program in order to qualify for weight loss Medication.*
- Non-GLP-1 Weight Loss Medication Eligibility Criteria
 - BMI >30 w/o comorbidities
 - BMI 25-29 w/1 comorbidity
 - Patient must be concurrently enrolled and participating in the Digbi Health Program
- Grandfathering
 - Those currently on a Weight Loss GLP-1 will be grandfathered for 90 days to allow for transition into the Digbi program; after 90 days they must be enrolled in Digbi and meet criteria
- New Plan Design Cost Share:
 - A plan design cost share for all non-Kaiser pharmacy plans will be implemented for some and potentially all GLP-1 medications; PRISMHealth Committee will make final decision during July 23rd meeting



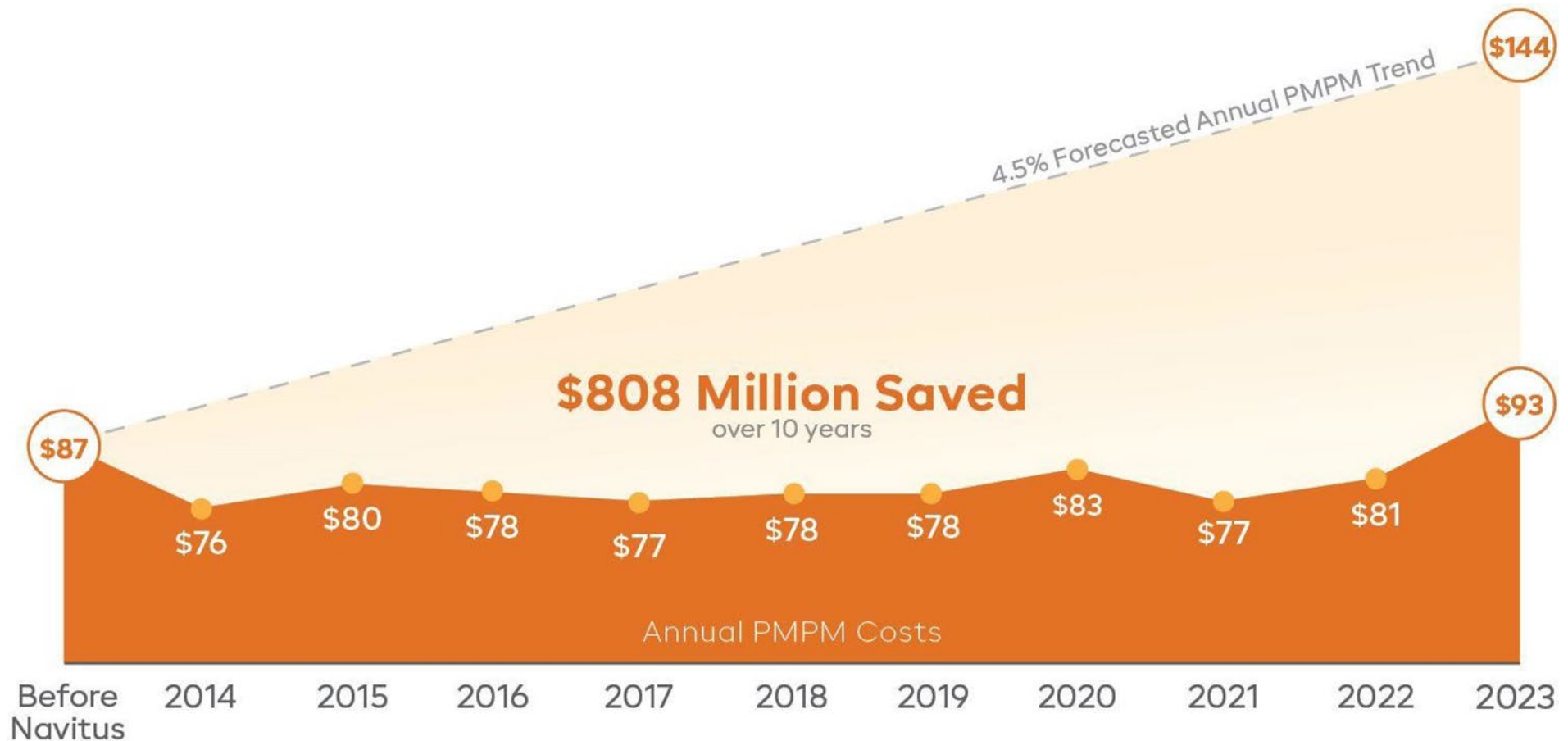
- Mission-driven organization - 100% alignment with the PRISMHealth Program. Affordability is the center of all their initiatives.
 - Significant experience with other CA Public Sector Employers/Purchasing Coalitions with rural employers and their employees/retirees
 - Commitment to Transparency - they had the highest score in the Contract Language section of the RFP
 - High Member/Patient Satisfaction
- Top 5 Differentiators:
 1. Transparent Pass-Through Model
 2. Formulary & Cost Control Approach
 3. Proven track record managing pharmacy trend
 4. Low disruption
 5. Member experience



Financials - Trend Management



- ▶ A PBM's job is to manage costs over time. Navitus illustrated that they have a proven track record managing trend for a similar JPA to PRISMHealth: Self Insured Schools of California (SISC)



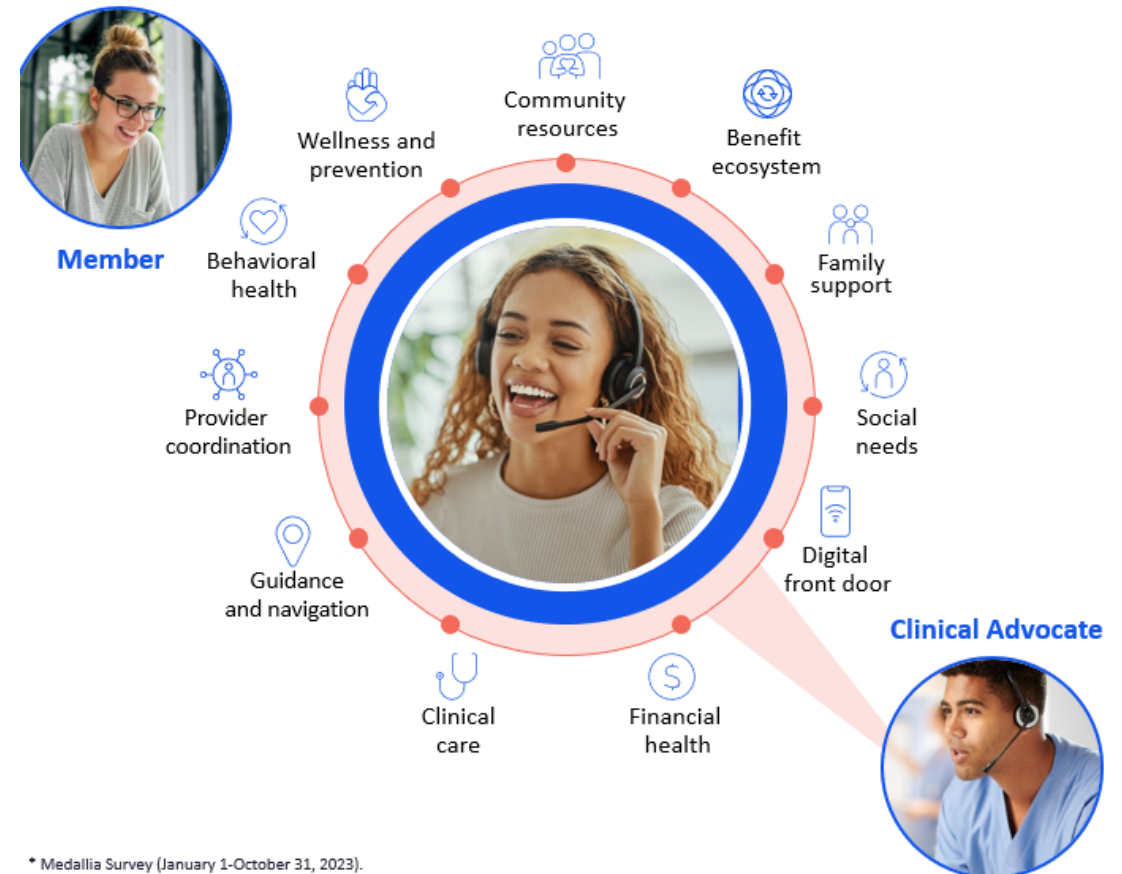


- **Mandatory session for ALL PRISMHealth Members 7/31 2:00-3:30 - invitation to follow**
- Implementation in process - behind the scenes no action on your part!
- A Concierge Service (Clinical Engagement Center - CEC) will be in place for the transition to offer support for members
- Communications will be available before Open Enrollment (ID card, welcome letter, and member brochure)



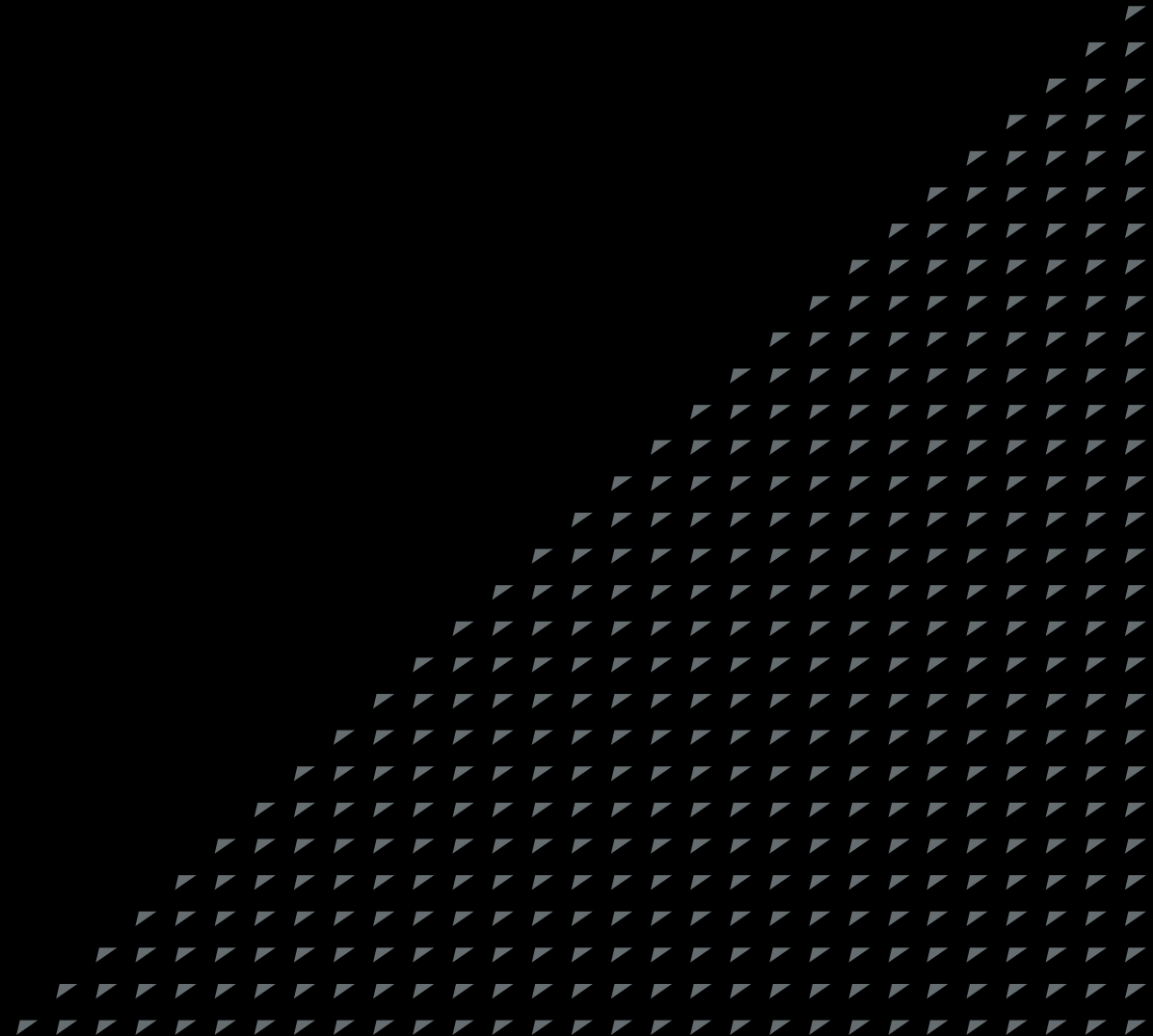
Anthem Total Health Select

- ▶ **NEW!** Available to Anthem Members 01/01/2026 and is cost neutral for the CSURMA program.
- ▶ The program provides a comprehensive approach to healthcare and each member will be assigned a family advocate who is familiar with their unique health goals.
- ▶ Implementation has already begun, and your Alliant service team will reach out to you when additional information is needed from your team.
- ▶ Anthem Total Health Select will host kickoff calls and provide employee communications before Open Enrollment.



* Medallia Survey (January 1-October 31, 2023).

PRISM Value Adds





PRISM Value Adds - Non

Additional programs also offered by PRISM carrier partners but here are a few that are offered directly through PRISM:

Hinge Health (Anthem Plans)

- Digital musculoskeletal PT program
- Offers free wearable devices
- Available for preventative, acute, and chronic needs
- No member expense to participate

CSURMA has 9 members participating

Carrum (Anthem PPO, HDHP, & EPO)

- Surgery benefit available to PPO plan members waives co-insurance and deductibles for hip/knee replacements and many spine surgeries when utilizing Scripps “Center of Excellence”
- Travel Expenses covered for patient and one companion
- Available to PPO, HDHP, & EPO enrollees
- Oncology Benefit - Guidance for all Cancers
- Treatment for Breast Cancers

NEW! Digbi Health (Replacing Livongo 01/01/2026)

- Weight Management and Chronic Condition Management Benefit
- Digi is not a one size fits all approach, they use at-home genetic tests, gut microbiome tests, and continuous glucose monitoring to understand each person’s unique biological profile to create a personalized care path
- Uses “food as medicine” approach to managing chronic disease
- Provides coaching, nutritionists, and digital tools to help individuals make meaningful lifestyle changes
- Available to all non-Kaiser members

CSURMA Top 10 Most Impactable Conditions



	Top 10 Impactable Conditions	Claimants	Average Age	# of Claims	Prevalence	PRISM Prevalence	Annual Cost Per Claimant	Total Annual Estimated Cost*
Digbi Health →	Hyperlipidemia	143	65	4,365	21.4%	14.1%	\$22,552	\$3,224,958
Digbi Health →	Hypertension	130	70	4,678	19.4%	13.6%	\$16,014	\$2,081,797
Digbi Health →	Diabetes	84	68	2,707	12.6%	6.8%	\$26,458	\$2,222,491
	Depression	70	53	2,880	10.5%	6.1%	\$19,123	\$1,338,615
	Osteoarthritis	54	72	2,668	8.1%	4.0%	\$15,201	\$820,850
Hinge Health →	Lower Back Pain	51	64	2,675	7.6%	6.4%	\$16,416	\$837,203
Carrum →	Cancer	50	68	2,495	7.5%	4.0%	\$52,687	\$2,634,336
Digbi Health →	Morbid Obesity	27	56	1,272	4.0%	2.9%	\$55,500	\$1,498,508
	Asthma	21	56	972	3.1%	3.4%	\$11,360	\$238,566
Hinge Health →	Chronic Pain	19	67	1,333	2.8%	1.6%	\$36,644	\$696,242

*Annual estimated cost includes *all* claims for claimants with respective Chronic Condition, and may overlap with other Chronic Conditions

Carrier specific programs can be found by members logging into Anthem.com or Sydney app and/or Kp.org or Kaiser Permanente App or on the PRISM carrier partner microsites:

- anthem.com/ca/prism
- kp.org/prism



PRISM Value Adds

Additional programs also offered by PRISM carrier partners but here are a few that are offered directly through PRISM:

PRISM Wellness Dollars

PRISM carriers provided the pool with \$25,000 in wellness dollars for their members. Funds are made available to Anthem, and Kaiser groups and are to be used for wellness.

CSURMA 2025 Funds: \$6,590

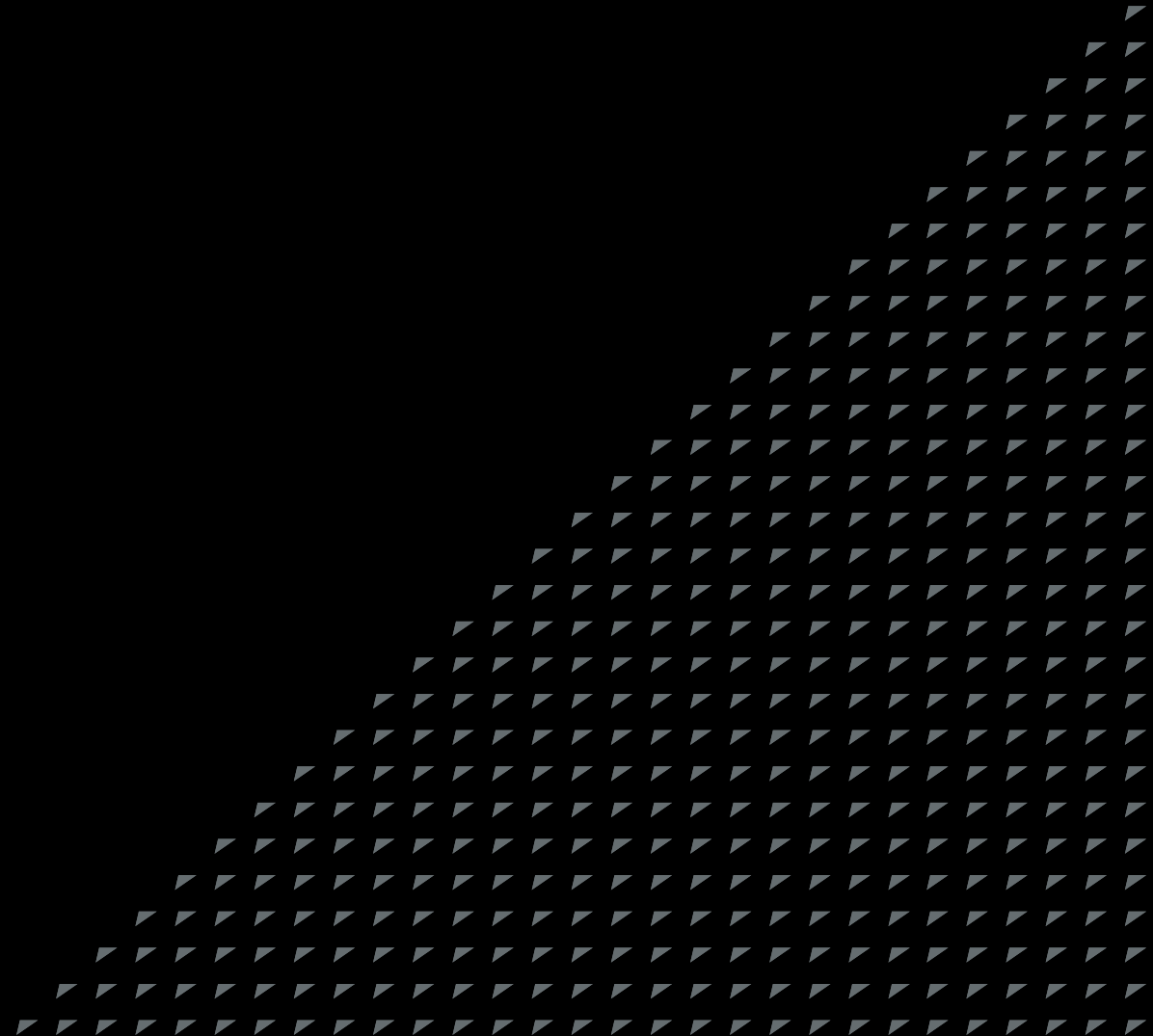
RX'n Go (Anthem Plans)

- Over 1,300 generic maintenance medications and insulin products shipped to your home for FREE on PPO/HMO/EPO plan
- 90-day supply sent directly to your home with automatic refill.
- Go to www.rxngo.com to find out more

PRISM Member Services

PRISM provides Risk Management Services for Member Entities log on to www.prismrisk.gov/services to find out more

Communications



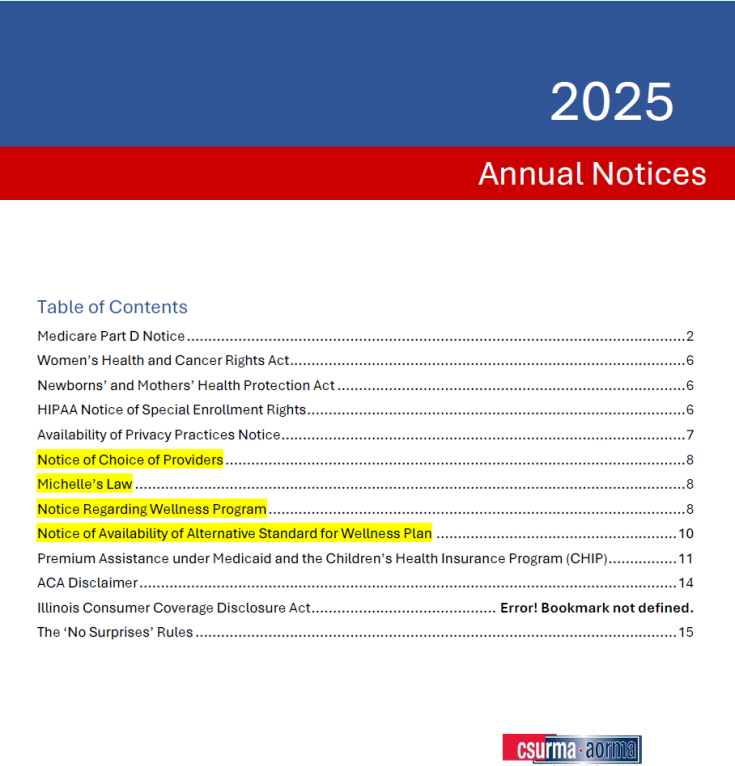
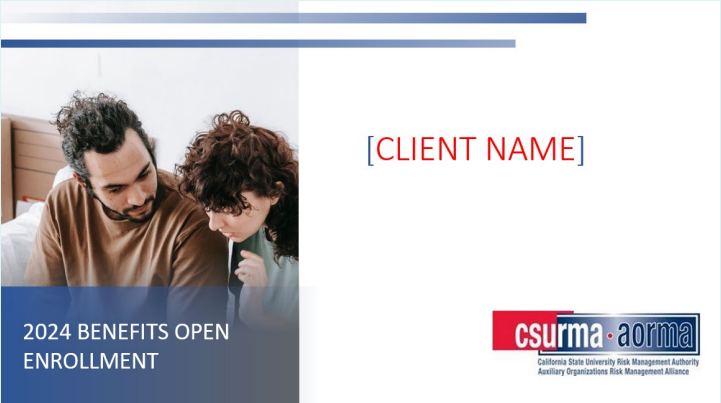


Open Enrollment Email

Open Enrollment Presentation

Benefits Guide

Annual Notices





Employee Communications



January is Glaucoma Awareness Month!



Did You Know?

Glaucoma is the second-leading cause of vision loss and blindness? There are more than 3 million people affected by the disease in the U.S. today, but only half are aware they have the disease because the symptoms are so subtle.

Can Glaucoma be Prevented?

Although it may be difficult to prevent glaucoma, getting regular eye exams and notifying your eye doctor if you notice changes to your vision can help.



Other preventative steps include living a healthy lifestyle including diet and

Get ready for your summer travels! Care while you're away from home.



Care While You're Away



Things to do:

- Consult your doctor if you need to manage conditions while you're away
- Refill Prescriptions before you travel
- Print a summary of your medical records
- Make sure your immunizations are up to date
- Download your health plans mobile app & register on their website for a member account

Don't forget!

When traveling remember to always bring important documents. For health insurance bring the following.

- Bring your physical or digital insurance ID card
- If traveling by plane pack your medications in your carry-on bag



Where to get help...

24/7 Nurse Advice Line:

Call your carriers nurse advice line for assistance determining what type of care is best for your situation:

- **Kaiser:**
Northern CA: 866-454-8855
Southern CA: 833-574-2273
- **Anthem:** 800-977-0327

Monthly Newsletters



JUNE

IN THIS ISSUE:

- Beat Stress with Meditation and Relaxation Exercises
- Shining a Light on Alzheimer's
- The Staycation: Tips for Fun Without Leaving Home
- The Serious Issue of Childhood Obesity



Beat Stress with Meditation and Relaxation Exercises

Meditation is a simple practice available to everyone which can reduce stress, increase calmness and clarity and promote happiness, as well as provide medical benefits such as improving blood pressure. And it does not have to take a long time. There are different styles of meditation, including mindfulness meditation and concentration meditation. Most include quiet, and a focus on something specific such as your breathing, a specific calming word, or observing your thoughts without judgment. Try different styles and give each one a chance to see what you benefit from. Here's a simple meditation to try:

Follow these instructions for a 2-3 minute meditation. Set a timer if you'd like so you can just focus on the meditation.

- Sit or lie comfortably.
- Close your eyes.
- Breathe naturally.
- Focus your attention on your breath and on how the body moves with each inhalation and exhalation. Notice the movement of your body as you breathe. Observe your chest, shoulders, rib cage, and belly. Simply focus your attention on your breath without controlling its pace or intensity. If your mind wanders, return your focus back to your breath.
- Continue for 2-3 minutes simply breathing and noticing your body's response.
- Try it for longer periods if you find that it is beneficial.

Popular Meditation Apps

Meditation apps include a wide variety of meditation styles so you can try different ones. **Headspace**, **Insight Timer** and **Calm** have a variety of excellent meditations. Note: Some meditations in these apps are free and others are fee-based.

BCC & HRIS Integration





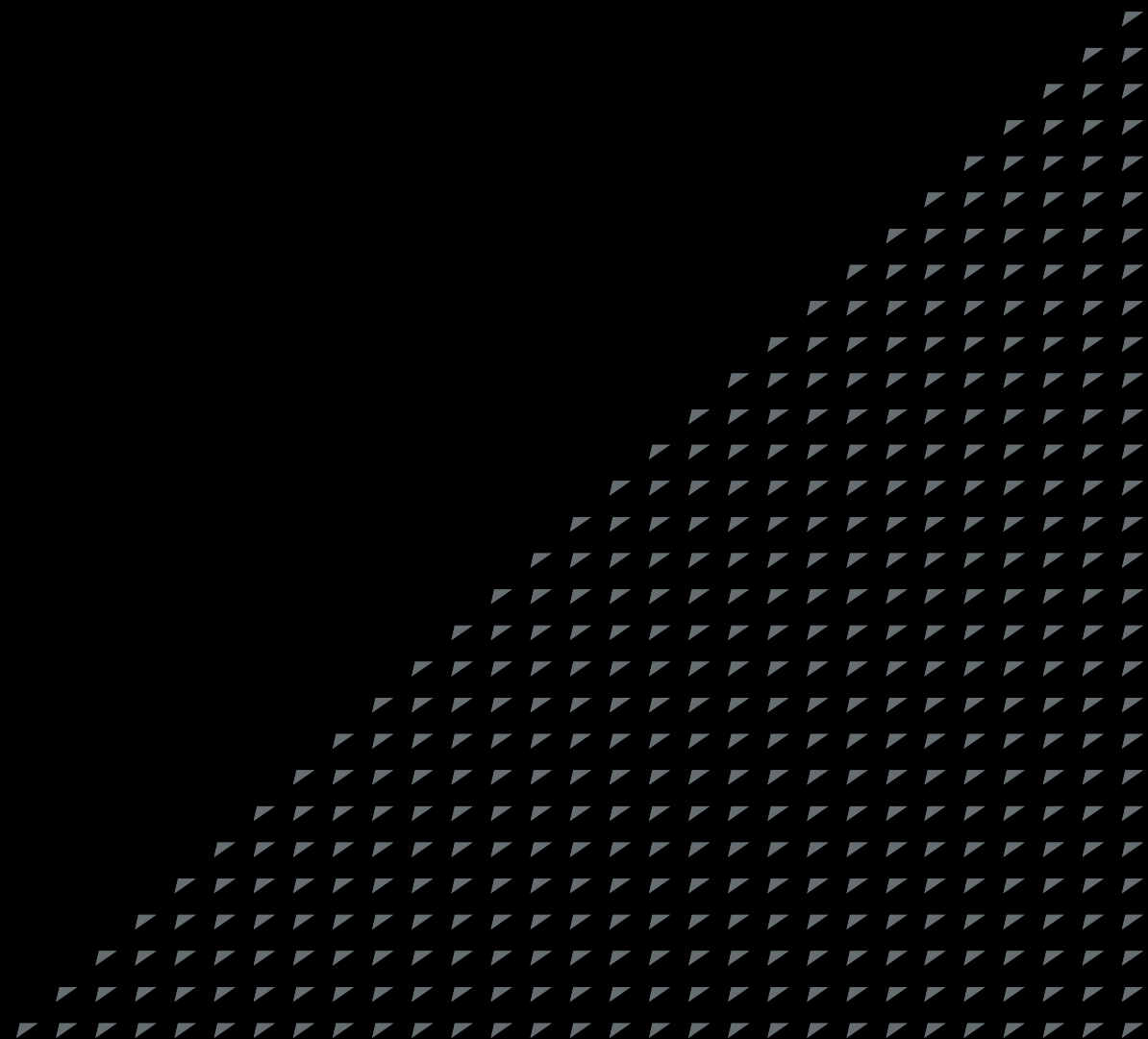
HRIS Integration

- PRISM / CSURMA program requires that BCC be the system of record and can't accept a feed from an outside payroll system.
- PRISM, as a JPA, partners with select vendors like BCC to provide core administrative services for the member groups like CSURMA but also to run PRISM program processes.
- CSURMA is also a JPA and is set-up as one big group with PRISM.
- JPAs are different from a standard member group because of the complex set up (multiple plan offerings, rules, subgroups)
- BCC system was built to allow minimal customization, such as limiting plans to your auxiliaries offering.
- The only way auxiliaries are eligible for PRISM, which is a public entity JPA pool is by way of CSURMA.
- CSUF Auxiliary Services contacted Alliant about payroll integration with a new payroll system.
- Alliant met with BCC to re-visit this request but there is no change
- Alliant will offer training with BCC for auxiliaries in this situation to streamline the process and provide training on pulling reports so that the data can then be input into their payroll system.

PRISMHealth/CSURMA Value

- The program continues to deliver the lowest fixed administration cost components possible.
- Reduces year to year premium volatility.
- Offers flexibility in products, network and plan design.
- Offers meaningful programs that increase access to care and help members living with chronic conditions.
- Includes free Benefits Administration, Cobra, FSA, Financial Wellness Programs & more!
- Delivers a better healthcare experience for employees and dependents.
- Delivers renewals that outperform the marketplace.

Next Steps

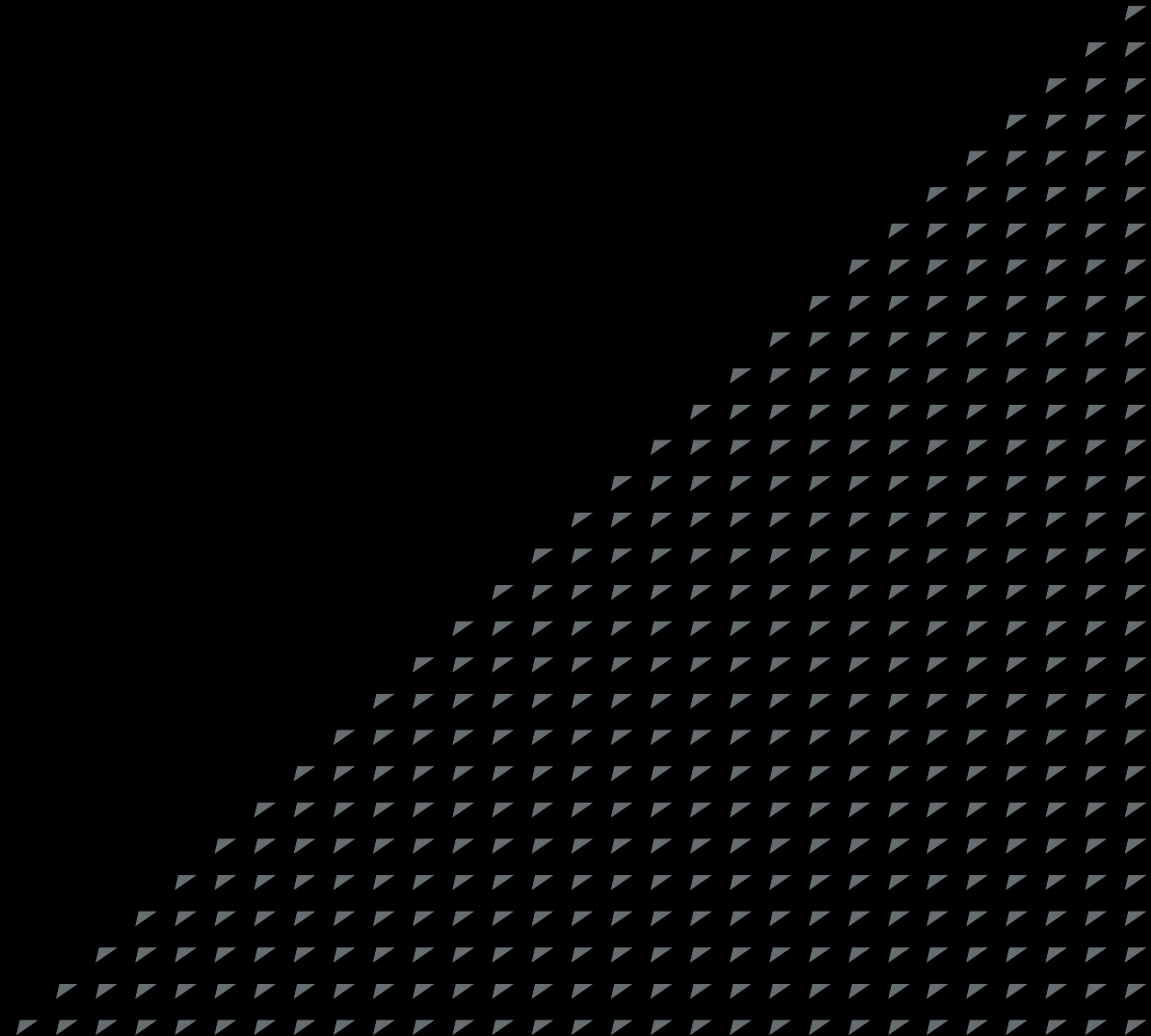




Next Steps

- ▶ Alliant to send individual renewal letters to medical groups, program level renewal letter to all others after June 30th
- ▶ Participating Auxiliaries:
 - Medical Auxiliaries to confirm plan selections by July 24, 2025
 - If no confirmation by August 1st, will renew as is
 - Ancillary Auxiliaries to confirm any changes by August 25th
- ▶ Open Enrollment:
 - Medical Program Open Enrollment Period: BCC system October 1st through October 31st
 - Ancillary Program Open Enrollment: flexible by auxiliary
 - Alliant to provide program level templates(announcement letter, OE materials)
 - Alliant to provide soft copy benefit plan information via email and post on CSURMA.org
 - BCC Training for OE, Employee Self-Service System and Retiree Administration

Appendix



PRISM Timeline





PRISMHealth Renewal Milestones

March - April	Pre-renewal meetings with Clients
March - April	Submit plan changes for underwriting review and decrements
May 22nd	Committee Approves Health Renewal
May - June	Renewal Letters released to clients •Clients considering exiting PRISMHealth must give notice to PRISM by June 1 st
May - June	Renewal meetings with Clients
July	Clients review renewal and make decisions on changes
August	August 1st - Clients confirm renewal August 15th - Clients confirm any changes •Changes submitted after August 15 th <i>will delay open enrollment, ID cards, etc.</i> • <u>No changes will be accepted after September 1st</u>
September	September 1 st - All renewals not yet confirmed are <i>auto-confirmed with no changes</i>
September	Member open enrollment materials developed and sent by Clients to members Clients and Alliant Service teams audit any changes in TPA system for accuracy
October	October 1 st - 31 st - PRISMHealth Open Enrollment
November	November 1 st - 7 th - Clients review open enrollment changes and submit any last minute adjustments to TPA November 7 th – 30 th TPA creates test files and begins testing files with carriers
December	December 1 st - PRISMHealth files sent to carriers ID cards generated and mailed to members
January 1 st	Plans active and ready for members to access care

CSURMA AORMA Plan Membership



Medical/Ancillary

Associated Students Inc., CSULB
Associated Students Inc. (SJSU)
Associated Students of San Diego State
Aztec Shops, LTD (SDSU)
Cal State Fullerton University Auxiliary Services Corp.
Cal State Los Angeles University Auxiliary Services Inc.
Cal State University Dominguez Hills Foundation
California State University San Marcos Corporation CSUSM
CSU Sacramento University Enterprises, Inc.
CSULB Research Foundation
Forty-Niner Shops, Inc. (CSULB)
University Corporation at Monterey Bay
Associated Students of CSU Chico

Ancillary Only

Associated Students Inc. at CSLA
Spartan Shops, Inc. (SJSU)
Associated Students Inc. (CSUSB)
Associated Students Inc., Incorporated of California State University Stanislaus
Associated Students of CSU Fullerton
CSU Bakersfield Auxiliary for Sponsored Plans Administration
CSU Bakersfield Foundation
CSUDH Associated Students Inc.
CSUDH Donald P. & Katherine B. Loker Univ. Student Union Inc.
Santos Manuel Student Union (CSUSB)
Student Union at Cal State LA
Student Union of San Jose State University
The University Corporation (CSUN)
University Student Union of CSU Stanislaus
Associated Students Inc. (CSUN)
Associated Students Inc. (SFSU)
Associated Students Inc., Cal Poly Pomona
Towers Foundation (SJSU)
Associated Students Inc., CSU Fresno
Auxiliary at Fresno – Bulldog Foundation
CI University Auxiliary Services, Inc
(formerly Univ GlenCorp at Channel Islands)
CSU Fresno Association
CSU Fresno Foundation
Fresno State Programs for Children
SJSU Research Foundation
The Agricultural Foundation of CSU Fresno

CSURMA AORMA Medical Plan Membership



Medical

Anthem Enrollment	2022	2023	2024	2025	#Δ
Anthem EPO					
Actives	35	40	41	48	7
Non-Medicare Retirees	0	0	0	0	0
Medicare Retirees	0	0	0	0	0
<i>Subtotal</i>	35	40	41	48	7
PRISM Anthem HMO Select \$15					
Actives	21	22	18	16	-2
Non-Medicare Retirees	2	1	1	0	-1
Medicare Retirees	0	0	0	0	0
<i>Subtotal</i>	23	23	19	16	-3
PRISM Anthem HMO Full \$20					
Actives	199	206	217	239	22
Non-Medicare Retirees	13	14	14	12	-2
Medicare Retirees	0	0	0	0	0
<i>Subtotal</i>	212	220	231	251	20
PRISM Anthem PPO 80					
Actives	162	152	145	154	9
Non-Medicare Retirees	23	20	22	20	-2
Medicare Retirees	0	0	0	0	0
<i>Subtotal</i>	185	172	167	174	7
PRISM Anthem PPO 90					
Actives	77	85	64	70	6
Non-Medicare Retirees	0	0	0	0	0
Medicare Retirees	0	0	0	0	0
<i>Subtotal</i>	77	85	64	70	6
PRISM Anthem HDHP I					
Actives	4	1	2	2	0
Non-Medicare Retirees	0	0	0	0	0
Medicare Retirees	0	0	0	0	0
<i>Subtotal</i>	4	1	2	2	0
PPO Medicare COB EGWP					
Actives	0	0	0	0	0
Non-Medicare Retirees	0	0	0	0	0
Medicare Retirees	78	85	87	97	10
<i>Subtotal</i>	78	85	87	97	10
Anthem Total	614	626	611	658	47

Medical

Kaiser Enrollment	2022	2023	2024	2025	#Δ
PRISM Kaiser 15 Traditional					
Actives	463	432	454	430	-24
Non-Medicare Retirees	23	22	20	16	-4
Medicare Retirees	0	0	0	0	0
<i>Subtotal</i>	486	454	474	446	-28
PRISM Kaiser 20 Traditional					
Actives	140	146	156	197	41
Non-Medicare Retirees	7	5	0	5	5
Medicare Retirees	0	0	0	0	0
<i>Subtotal</i>	147	151	156	202	46
KPSA					
Actives	0	0	0	0	0
Non-Medicare Retirees	0	0	0	0	0
Medicare Retirees	80	84	90	94	4
<i>Subtotal</i>	80	84	90	94	4
Kaiser Total	713	689	720	742	22

	2022	2023	2024	2025	#Δ
Medical Grand Total	1,327	1,315	1,331	1,400	69

CSURMA AORMA Ancillary Plan Membership



Dental

PRISM Delta Dental DHMO	2022	2023	2024	2025	#Δ
Option 10A	187	214	232	248	16
Option 11A	0	0	0	0	0
Option 12A	0	0	0	0	0
Total	187	214	232	248	16

PRISM Delta Dental Premier PPO	2022	2023	2024	2025	#Δ
Option A	190	162	167	173	6
Option B	1,078	1,072	1,124	993	-131
Option C	371	358	351	611	260
Total	1,639	1,592	1,642	1,777	135

	2022	2023	2024	2025	#Δ
Dental Grand Total	1,826	1,806	1,874	2,025	151

Vision

PRISM VSP Vision	2022	2023	2024	2025	#Δ
Option A - Signature Enhanced Plan B	239	133	139	166	27
Option B - Signature Plan C	951	1,055	1,135	1,377	242
Option C - Choice A with Tints	434	423	419	296	-123
Option D - Choice Plan C with Tints & CVC	320	298	334	324	-10
Total	1,944	1,909	2,027	2,163	136

Life and Disability

The Hartford Life and Disability	2022	2023	2024	2025	#Δ
Basic Life / AD&D	1,403	1,535	1,567	1,671	104
Retiree Life	4	4	4	4	0
Dependent Life	18	19	18	18	0
Voluntary Life	167	197	202	215	13
Long Term Disability	1,026	1,087	1,097	1,193	96
Short Term Disability	84	77	80	66	-14

Dental and Vision enrollment counts updated with February 2025 BCC Census Data

Life and Disability enrollment counts updated with January 2025 Hartford Premium Report Data



Thank You

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